

## Claims

All of the claims standing for examination are reproduced below with appropriate status indication.

1-12. (Canceled)

13. (Currently amended) An interactive bill-payment system, comprising:

- an Internet-connected computerized appliance providing access to Internet sites for a user;

- a first Internet site accessible by the computerized appliance comprising bill-payment software providing an interactive interface enabling the user to select, view and pay itemized bills; and

- a second Internet site accessible to the first Internet site, the second Internet site providing automated navigation to billing sources subscribed to by the user, following pre-programmed instructions provided by the user, collecting itemized bills and bill-related data, and providing same to the first ~~server node~~ Internet site.

14. (Canceled)

15. (Previously presented) The interactive bill-payment system of claim 13, wherein the first Internet site is a portal server providing a personalized interface for the user in hypertext markup language.

16. (Previously presented) The interactive bill-payment system of claim 15, wherein the billing sources are subscribed to by the user requiring the second Internet site to enter a username and password on behalf of the user, authorized by the user, for access to user bill information.

17. (Previously presented) The interactive bill-payment system of claim 16, wherein the Internet-connected computerized appliance is a personal computer with accessibility to the Internet.

18. (Previously presented) The interactive bill-payment system of claim 16, wherein the Internet-connected computerized appliance is a cellular telephone with accessibility to the Internet.

19. (Previously presented) The interactive bill-payment system of claim 16, wherein the Internet-connected computerized appliance is a hand-held computer with accessibility to the Internet.

20. (Previously presented) The interactive bill-payment system of claim 16, wherein the second Internet site stores aggregated bill data on behalf of the user in a connected data repository remote from the second server node.

21. (Previously presented) The interactive bill-payment system of claim 20, wherein the bill-payment software interface is linked to a plurality of secondary interfaces provided in the form of hypertext markup language.

22. (Previously presented) The interactive bill-payment system of claim 21, wherein management of the listed bills include at least viewing a complete representation of the bill, marking that the bill has been paid, deleting the bill, and receiving an alert associated with the bill.

23. (Previously presented) The interactive bill-payment system of claim 22, wherein selected management of the bill includes recommendations from the system.

24-34. (Canceled)